

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Eric Christopher Jones
Debtor

Case No. 22-02069-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Mar 14, 2025

User: AutoDocket
Form ID: pdf010

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | Eric Christopher Jones, 7 Luzerne Ave, Elysburg, PA 17824-7231 |
| 5503017 | Central Keystone Fcu, 1000 Market St, Sunbury, PA 17801-2403 |
| 5504450 | + Central Keystone Federal Credit Union, 1000 Market Street, Sunbury, PA 17801-2403 |
| 5503013 | Jones Eric Christopher, 7 Luzerne Ave, Elysburg, PA 17824-7231 |
| 5503033 | + Quicken Loans, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573 |
| 5503034 | + Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573 |
| 5507801 | + Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408 |
| 5504449 | + William R. Swinehart, 240-246 Market Street, P. O. Box 791, Sunbury, PA 17801-0791 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | + Email/PDF: resurgentbknotifications@resurgent.com | Mar 14 2025 18:39:55 | LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 14 2025 18:52:47 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5506017 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Mar 14 2025 18:41:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 5504529 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Mar 14 2025 18:41:00 | AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853 |
| 5503015 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Mar 14 2025 18:41:00 | Americredit/Gm Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853 |
| 5503016 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 14 2025 18:51:10 | Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 5513412 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 14 2025 18:52:05 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 5503018 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 14 2025 18:51:57 | Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034 |
| 5503019 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 14 2025 18:52:49 | Citibank/the Home Depot, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034 |
| 5503020 | Email/PDF: creditonebknotifications@resurgent.com | Mar 14 2025 18:51:26 | Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873 |
| 5503021 | Email/PDF: creditonebknotifications@resurgent.com | Mar 14 2025 18:50:53 | Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872 |
| 5509992 | Email/Text: ECMCBKNotices@ecmc.org | Mar 14 2025 18:41:00 | ECMC, PO BOX 16408, ST. PAUL, MN |

| | | | |
|---------|--|----------------------|--|
| | | | 55116-0408 |
| 5503022 | Email/Text: bankruptcy.notices@hdfsi.com | Mar 14 2025 18:41:00 | Esb/Harley Davidson Cr, 3850 Arrowhead Dr, Carson City, NV 89706-2016 |
| 5503023 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Mar 14 2025 18:41:00 | Gm Financial, 200 Bailey Ave, Fort Worth, TX 76107-1210 |
| 5503024 | Email/Text: bankruptcy.notices@hdfsi.com | Mar 14 2025 18:41:00 | Harley Davidson Financial, Attn: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048 |
| 5509298 | + Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com | Mar 14 2025 18:41:00 | Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013 |
| 5514683 | Email/Text: JCAP_BNC_Notices@jcap.com | Mar 14 2025 18:41:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 5508143 | + Email/Text: RASEBN@raslg.com | Mar 14 2025 18:41:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 5503025 | Email/PDF: ais.chase.ebn@aisinfo.com | Mar 14 2025 18:39:16 | Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369 |
| 5503026 | Email/Text: bk@lendmarkfinancial.com | Mar 14 2025 18:41:00 | Lendmark Financial Ser, 2118 Usher St NW, Covington, GA 30014-2434 |
| 5503027 | Email/Text: bk@lendmarkfinancial.com | Mar 14 2025 18:41:00 | Lendmark Financial Services, Attn: Bankruptcy, 1735 N Brown Rd Ste 300, Lawrenceville, GA 30043-8228 |
| 5506366 | Email/Text: bk@lendmarkfinancial.com | Mar 14 2025 18:41:00 | Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014 |
| 5509108 | Email/PDF: resurgentbknotifications@resurgent.com | Mar 14 2025 18:52:22 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5503014 | Email/Text: mylawyer@jpplaw.com | Mar 14 2025 18:41:00 | Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708 |
| 5510533 | Email/PDF: MerrickBKNotifications@Resurgent.com | Mar 14 2025 18:52:04 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 5503028 | Email/Text: bankruptcy@marinerfinance.com | Mar 14 2025 18:41:00 | Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904 |
| 5503029 | Email/Text: bankruptcy@marinerfinance.com | Mar 14 2025 18:41:00 | Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904 |
| 5503030 | Email/PDF: MerrickBKNotifications@Resurgent.com | Mar 14 2025 18:51:02 | Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001 |
| 5503031 | Email/PDF: cbp@omf.com | Mar 14 2025 18:51:39 | Onemain, PO Box 1010, Evansville, IN 47706-1010 |
| 5503032 | Email/PDF: cbp@omf.com | Mar 14 2025 18:39:18 | Onemain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251 |
| 5503035 | Email/PDF: ais.sync.ebn@aisinfo.com | Mar 14 2025 18:51:13 | Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036 |
| 5503340 | ^ MEBN | Mar 14 2025 18:35:48 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5503036 | Email/PDF: ais.sync.ebn@aisinfo.com | Mar 14 2025 18:39:17 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064 |
| 5503037 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 14 2025 18:51:56 | Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 5503038 | Email/Text: LCI@upstart.com | Mar 14 2025 18:41:00 | Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503 |
| 5503039 | Email/Text: LCI@upstart.com | | |

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|---------|---|--|----------------------|---|
| 5504214 | ^ | MEBN | Mar 14 2025 18:41:00 | Upstart Network Inc/F, 2 Circle Star Way, San Carlos, CA 94070-6200 |
| 5503040 | | Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Mar 14 2025 18:35:41 | Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931 |
| | | | Mar 14 2025 18:41:00 | Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr Ste 599, Saint Charles, MO 63304-2225 |

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | *+ | AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853 |
| cr | *+ | Central Keystone Federal Credit Union, 1000 Market Street, Sunbury, PA 17801-2403 |
| 5513551 | *+ | Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904 |

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2025 at the address(es) listed below:

| Name | Email Address |
|-----------------------|---|
| Denise E. Carlon | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Jack N Zaharopoulos | TWecf@pamd13trustee.com |
| Jason Paul Provinzano | on behalf of Debtor 1 Eric Christopher Jones MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com |
| Keri P Ebeck | on behalf of Creditor Harley-Davidson Credit Corp kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;politicsci2@gmail.com;agilbert@bernsteinlaw.com;kebeck@ecf.courtdrive.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |
| William R. Swinehart | on behalf of Creditor Central Keystone Federal Credit Union attwrs@ptd.net rbieber@wmnsb.com;klesher@wmnsb.com |

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13
Eric Christopher Jones :
Debtor : Case No.: 4:22-bk-02069-MJC
:

ORDER

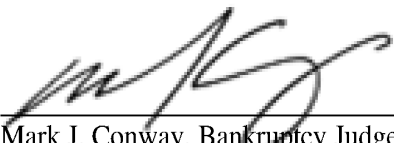
Upon consideration of the Motion to Approve a Cash-Out Refinance Home Equity Loan and to Incur Debt/Obtain Credit to Do So, Dkt. # 33 ("Motion"), it appearing that Notice of the Motion was served upon all creditors and parties-in-interest and that there have been no objections to said Motion, and after a hearing held on March 13, 2025, it is hereby

ORDERED and **DECREED** that the Motion is **GRANTED**. Movant is empowered to execute all papers and documents reasonably necessary to effectuate the Cash-Out Refinance Home Equity Loan with Top Flite Financial, Inc; and it is further

ORDERED that Movant is granted leave to allow distribution of the proceeds of the transaction at closing as set forth below:

- a. Payment of all usual and customary closing costs for which Movant is responsible.
- b. Any usual and customary notary and/or incidental recording fees associated with the transaction for which Movant is responsible.
- c. The sum of Nineteen Thousand Nine Hundred Ninety-Eight Dollars and Zero Cents (\$19,998.00) shall be paid to the Chapter 13 Trustee for distribution under Debtor's Chapter 13 Plan.
- d. The remainder of the proceeds shall be paid to Debtor at the time of closing.

By the Court,


Mark J. Conway, Bankruptcy Judge
Dated: March 13, 2025